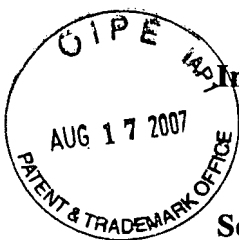


IN THE UNITED STATES PATENT AND TRADEMARK OFFICE



In re the Application of:

Sanchez, Douglas J.

Serial No.: 10/799,254

Filed: March 12, 2004

For METHOD AND SYSTEM FOR
PROCESSING ELECTRONIC
PAYMENT TRANSACTIONS

Examiner: Havan, Thu Thao

Art Group: 3691

Commissioner for Patents
P. O. Box 1450
Alexandria, VA 22313-1450

SECOND AMENDMENT

In response to the Office Action dated May 17, 2007, the Applicant submits the following Amendment.